

Title (en)
SYSTEMS AND METHODS FOR USING ONLINE SOCIAL FOOTPRINT FOR AFFECTING LENDING PERFORMANCE AND CREDIT SCORING

Title (de)
SYSTEME UND VERFAHREN ZUR VERWENDUNG SOZIALER ONLINE-FUSSABDRÜCKE ZUR BEEINFLUSSUNG VON KREDITVERGABE UND KREDITBEWERTUNGEN

Title (fr)
SYSTÈMES ET PROCÉDÉS PERMETTANT D'UTILISER UNE EMPREINTE SOCIALE EN LIGNE POUR AFFECTER DES PERFORMANCES DE PRÊT ET UN SCORE DE CRÉDIT

Publication
EP 2663957 A4 20160629 (EN)

Application
EP 12734037 A 20120112

Priority

- US 201161432523 P 20110113
- US 2012021106 W 20120112

Abstract (en)
[origin: WO2012097171A2] The invention provides apparatuses, computer media, and methods for analyzing data gathered from the online social footprint and determining a credit score to facilitate access to financial services. A credit model is constructed to determine a credit score that is based on available personal data and data gathered from the online social footprint and is indicative of a borrower's propensity to pay an owed amount. A credit score is determined from a scoring expression that is associated with a score cluster and that typically includes a subset of available data gathered from the online social footprint. The credit worthiness of an individual can also be affected by means such as endorsements or negative behavior of individuals in a borrower's social network. Corresponding apparatus, systems, programs for computers, and communications mechanisms are also provided to gain access to financial services based upon at least one borrower's request criterion, optimization of reputation in the borrower's online social footprint and performing a lending transaction.

IPC 8 full level
G06Q 40/02 (2012.01); **G06Q 50/00** (2012.01)

CPC (source: EP)
G06Q 40/02 (2013.01); **G06Q 50/01** (2013.01)

Citation (search report)

- No further relevant documents disclosed
- See references of WO 2012097171A2

Cited by
US10325326B1; US11354756B2; US9826374B2; US10679250B2

Designated contracting state (EPC)
AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

DOCDB simple family (publication)
WO 2012097171 A2 20120719; WO 2012097171 A3 20130711; BR 112013017973 A2 20201027; CO 6791573 A2 20131114; EP 2663957 A2 20131120; EP 2663957 A4 20160629; MX 2013008149 A 20140513; PE 20140400 A1 20140418

DOCDB simple family (application)
US 2012021106 W 20120112; BR 112013017973 A 20120112; CO 13189951 A 20130809; EP 12734037 A 20120112; MX 2013008149 A 20120112; PE 2013001549 A 20120112